

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Michael Wayne Brown §
 Rabindranath Dutta §
 Michael A. Paolini §
 Newton James Smith, Jr. §

Group Art Unit:

Serial No.:

Examiner:

Filed:

For: **Detection of Unauthorized
 Account Transactions**

Assistant Commissioner for Patents
 Washington, D.C. 20231

Dear Sir:

CERTIFICATE OF MAILING 37 C.F.R. 1.8 I hereby certify that this correspondence is being deposited with the U. S. Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date below:	
Date	Signature

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The applicant, and the attorney who signs below on the basis of the information supplied by the inventor and the information in his file, submit herewith patents, publications, or other information of which they are aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 C.F.R. 1.56.

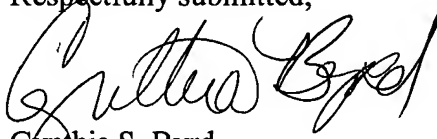
While the information submitted in this Information Disclosure Statement may be "material" pursuant to 37 C.F.R. 1.56, it is not intended to constitute an admission that any patent, publication, or other information referred to therein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 C.F.R. 1.97(b), the filing of this Information Disclosure Statement shall not be construed to mean that no other material information as defined in 37 C.F.R. 1.56(a) exists.

The patents and/or publications submitted herewith are set forth on the attached Form PTO-1449.

In the event a fee is required in connection with the enclosed Information Disclosure Statement, the Commissioner of Patents and Trademarks is authorized to charge Deposit Account No. 09-0447 (AUS920010651US1) for the necessary amount.

Respectfully submitted,



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U.S. Department of Commerce, Patent and Trademark Office	Docket No.	Serial No.
	AUS920010651US1	
LIST OF RELEVANT ART CITED BY APPLICANT	Applicant	
(Use several sheets if necessary)	Michael Wayne Brown, Rabindranath Dutta Michael A. Paolini, Newton James Smith, Jr.	
	Filing Date	Group

U.S. Patent Documents

*Examiner Initial		Document Number	Issue Date	Name	Class	Subclass	Filing Date If Appropriate
	AA	5,265,162	Nov. 23, 1993	George Bush, et al			
	AB	5,708,422	Jan. 13, 1998	Greg E. Blonder			
	AC	5,914,472	Jun. 22, 1999	Mark Jeffrey, et al			
	AD	6,157,920	Dec. 05, 2000	Bjorn Markus Jakobsson, et al			
	AE	6,167,251	Dec. 26, 2000	Edna Segal, et al			
	AF	6,195,541 B1	Feb. 27, 2001	Gary L. Griffith			

Foreign Patent Documents

								Translation
		Document Number	Date	Country	Class	Subclass	Yes	No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner	Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with your communication to applicant.

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